

UNITED STATES BANKRUPTCY COURT
District of New Jersey

In Re: _____ :
: Case No.: _____
: Chapter: _____
: Judge: _____

REQUEST FOR EXEMPTION FROM:

- ☐ **CREDIT COUNSELING REQUIRED UNDER 11 U.S.C. § 109(h)(1)**
- ☐ **PARTICIPATION IN FINANCIAL MANAGEMENT COURSE REQUIRED UNDER 11 U.S.C. § 727(a)(11) or 1328(g)(1)**

NOTE: If filing this request in a chapter 7 case, a debtor may request an exemption from credit counseling and participation in a financial management course simultaneously. Requests for exemptions from credit counseling and participation in a financial management course must be filed separately in chapter 13 and 11 cases.
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I hereby request that I be granted an exemption from attending ☐ Credit Counseling and/or ☐ a Financial Management Course. My request is based on the following:

- ☐ **I am incapacitated.** For purposes of making this request, incapacitated means impaired by reason of mental illness or mental deficiency as to be incapable of realizing and making rational decisions with respect to financial responsibilities.
- ☐ **I am disabled.** For purposes of making this request, disabled means physically impaired as to be unable, after reasonable effort, to participate in an in-person, telephone or internet briefing.
- ☐ **I am engaged in active military service in a military combat zone.**

In the space provided below, please furnish a detailed explanation setting forth the basis for your request. Attach any documentation that will assist the court in making a determination. (Use a separate sheet if necessary)

I certify under penalty of perjury that the foregoing is true and correct.

Dated: _____

By: _____
Debtor

CERTIFICATION OF SERVICE

I, _____, the debtor in this matter, certify under penalty of perjury that I mailed this request to the United States Trustee at the following address on _____.

Office of the United States Trustee
One Newark Center
Suite 2100
Newark, NJ 07102

Dated: _____

By: _____
Debtor

**NOTE TO DEBTORS: If both debtors in a joint case
are requesting an exemption, each debtor must file a separate request with the court.**